

2900 Apalachee Parkway
Tallahassee, Florida 32399-0500
www.flhsmv.gov

February 23, 2010

TO: Law Enforcement Agencies

FROM: Dana Reiding, Chief
Bureau of Records *Dana Reiding*

SUBJECT: Motor Vehicle Insurance Requirements – Non-Florida Vehicle Owner

To clarify the requirements of section 316.646, Florida Statutes, drivers operating vehicles registered outside of Florida are not required to provide proof of insurance.

Drivers who are not Florida residents are not required to have Personal Injury Protection (PIP) insurance when driving a motor vehicle registered out-of-state, unless the vehicle has been physically present in Florida for more than 90 days in the preceding 365 days (see section 627.733, Florida Statutes). Florida is the only state that requires PIP insurance, so most non-resident drivers will not have proof of PIP coverage.

Citations issued for violations of section 316.646, Florida Statutes should be limited to:

- Florida residents operating vehicles they own and have registered in Florida or
- Non-residents operating a vehicle not registered in Florida only if the vehicle has been physically present in Florida for at least 90 days out of the last 365 days.
- Drivers required to carry higher insurance limits under section 324.023, Florida Statutes.

As a reminder, all traffic related offenses under section 316, Florida Statutes must be written on a UTC. Please visit our web site at www.flhsmv.gov/courts for more helpful information. Please direct any questions Bonnie Scott-Walls at (850) 617-2589 or BonnieScott-Walls@flhsmv.gov.